

In re:
Alison J. Zarmanian
Debtor

Case No. 20-10160-djb
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: Apr 18, 2025

User: admin
Form ID: 138OBJ

Page 1 of 3
Total Noticed: 28

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 20, 2025:

Recip ID	Recipient Name and Address
db	+ Alison J. Zarmanian, 1047 Putnam Blvd., Wallingford, PA 19086-6763
14528102	+ Delaware County Tax Claim Bureau, c/o Stephen V. Bottiglieri, Esquire, Toscani & Gillin, P.C., 230 N. Monroe Street, Media, PA 19063-2908
14455580	+ McDowell Law, PC, 46 West Main St., Maple Shade, NJ 08052-2432
14466219	+ Pnc Mortgage, A Division of PNC Bank, c/o Rebecca A Solarz, Esquire, 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
14520254	+ Putnam Village Condo Assn, c/o CamCo, 501 West Office Center Drive, Suite 220, Ft. Washington, PA 19034-3224
14731665	+ Putnam Village Condominium Association, c/o Michelle J. Cunningham, Esquire, Marcus & Hoffman, P.C., 326 West State Street, Media, PA 19063-3861
14648660	+ Robertson, Anschutz, Schneid, Crane & Partners, PL, PO Box 272310, Boca Raton, FL 33427-2310
14449966	+ Sun East Federal Cr Un, Pob 2231, Aston, PA 19014-0231
14449967	Sun East Federal Cr Un, Duttons Mill &, Aston, PA 19014
14449968	+ Township of Nether Providence, Attn: Tax Office, 214 Sykes Lane, Wallingford, PA 19086-6337
14496819	+ USAA FederalSavings Bank, c/o Lisa Cancanon, Weinstein Riley, P.S., 11101 West 120th Avenue #280, Broomfield, CO 80021-2756

TOTAL: 11

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Apr 19 2025 00:59:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Apr 19 2025 00:59:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
14449956	Email/Text: ebn@americollect.com	Apr 19 2025 00:59:00	Americollect, Po Box 1566, 1851 South Alverno Road, Manitowoc, WI 54221
14527811	+ Email/Text: duffyk@co.delaware.pa.us	Apr 19 2025 00:59:00	Delaware County Tax Claim Bureau, Government Center Building, 201 W. Front Street, Media, PA 19063-2708
14449958	+ Email/Text: duffyk@co.delaware.pa.us	Apr 19 2025 00:59:00	Delaware County Treasurer, 201 West Front St., Media, PA 19063-2797
14481770	Email/Text: ECMCBKNotices@ecmc.org	Apr 19 2025 00:59:00	ECMC, PO BOX 16408, ST. PAUL, MN 55116-0408
14449959	Email/Text: bankruptcycourts@equifax.com	Apr 19 2025 00:58:00	Equifax Information Services, PO Box 740241, Atlanta, GA 30348
14449960	^ MEBN	Apr 19 2025 00:53:02	Experian, PO Box 4500, Allen, TX 75013-1311
14449961	+ Email/Text: bankruptcy@huntington.com	Apr 19 2025 00:59:00	Huntington Natl Bk, Attn: Bankruptcy, P.O. Box 340996, Columbus, OH 43234-0996
14449962	+ Email/Text: sbse.cio.bnc.mail@irs.gov		

District/off: 0313-2

User: admin

Page 2 of 3

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		Apr 19 2025 00:58:00	Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346
14449963	+ Email/PDF: bankruptcy_prod@navient.com	Apr 19 2025 01:02:04	Navient, Attn: Bankruptcy, Po Box 9640, Wilkes-Barre, PA 18773-9640
14483487	Email/Text: Bankruptcy.Notices@pnc.com	Apr 19 2025 00:58:00	PNC Bank, N.A., 3232 Newmark Drive, Miamisburg, OH 45342
14449965	Email/Text: Bankruptcy.Notices@pnc.com	Apr 19 2025 00:58:00	Pnc Mortgage, Attn: Bankruptcy, 3232 Newmark Drive, Miamisburg, OH 45342
14449964	^ MEBN	Apr 19 2025 00:53:44	Pennsylvania Department of Revenue, Bureau of Compliance, PO Box 280948, Harrisburg, PA 17128-0948
14482164	+ Email/Text: RASEBN@raslg.com	Apr 19 2025 00:58:00	Robertson, Anschutz, Schneid, Crane & Partners, PL, 10700 Abbott's Bridge Road, Suite 170, Duluth, GA 30097-8461
14449969	^ MEBN	Apr 19 2025 00:53:03	TransUnion, PO Box 2000, Chester, PA 19016-2000
14449970	+ Email/Text: bkelectronicnotices@usaa.com	Apr 19 2025 00:58:00	USAA Federal Savings Bank, Attn: Bankruptcy, 10750 Mcdermott Freeway, San Antonio, TX 78288-1600

TOTAL: 17

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14449957	##+	Darrell Zarmanian, 2022 Garrison Drive, Chester Springs, PA 19425-3875

TOTAL: 0 Undeliverable, 0 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 20, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 18, 2025 at the address(es) listed below:

Name	Email Address
DENISE ELIZABETH CARLON	on behalf of Creditor PNC Mortgage a Division of PNC Bank, National Association bkgroup@kmlawgroup.com
KENNETH E. WEST	ecfemails@ph13trustee.com philaecf@gmail.com
MICHELLE J. CUNNINGHAM	on behalf of Creditor Putnam Village Condominium Association mcunningham@marcushoffman.com
MICHELLE L. MCGOWAN	

District/off: 0313-2

User: admin

Page 3 of 3

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on behalf of Creditor USAA Federal Savings Bank mimcgowan@raslg.com

ROBERT NEIL BRAVERMAN

on behalf of Debtor Alison J. Zarmanian rbraverman@mcdowelllegal.com
kgresh@mcdowelllegal.com;djamison@mcdowelllegal.com;tcuccuini@mcdowelllegal.com;cgetz@mcdowelllegal.com;lwood@
mcdowelllegal.com;kbrocious@mcdowelllegal.com;bravermanrr62202@notify.bestcase.com

STEPHEN VINCENT BOTTIGLIERI

on behalf of Creditor Delaware County Tax Claim Bureau sbottiglieri@tszlegal.com ToscaniStathesZoellerLLC@jubileebk.net

THOMAS EGNER

on behalf of Debtor Alison J. Zarmanian tegner@mcdowelllegal.com
kgresh@mcdowelllegal.com;djamison@mcdowelllegal.com;lwood@mcdowelllegal.com;cgetz@mcdowelllegal.com;mfunk@mcd
owelllegal.com;egnertr62202@notify.bestcase.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 8

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

IN RE:)	
Alison J. Zarmanian)	Case No. 20-10160-djb
aka Alison Stempler)	
aka Alison Taylor)	
)	Chapter: 13
Debtor(s).)	
)	

NOTICE OF DEADLINE TO OBJECT TO DISCHARGE

To all creditors and parties in interest, NOTICE IS GIVEN THAT:

The Standing Chapter 13 Trustee has indicated that all plan payments have been made.

Any objection to the entry of the Debtor(s)' Order of Discharge or request to delay the entry of discharge pursuant to 11 U.S.C. § 1328(h), must be filed in writing within 14 days from the date of this Notice with the Clerk of the U.S. Bankruptcy Court.

All objections must be filed with the Clerk at the following address:

Eastern District of Pennsylvania
900 Market Street
Suite 400
Philadelphia, PA 19107

In the absence of any objection, the Court may enter the Order of Discharge.

Date: April 18, 2025

For The Court

Timothy B. McGrath
Clerk of Court